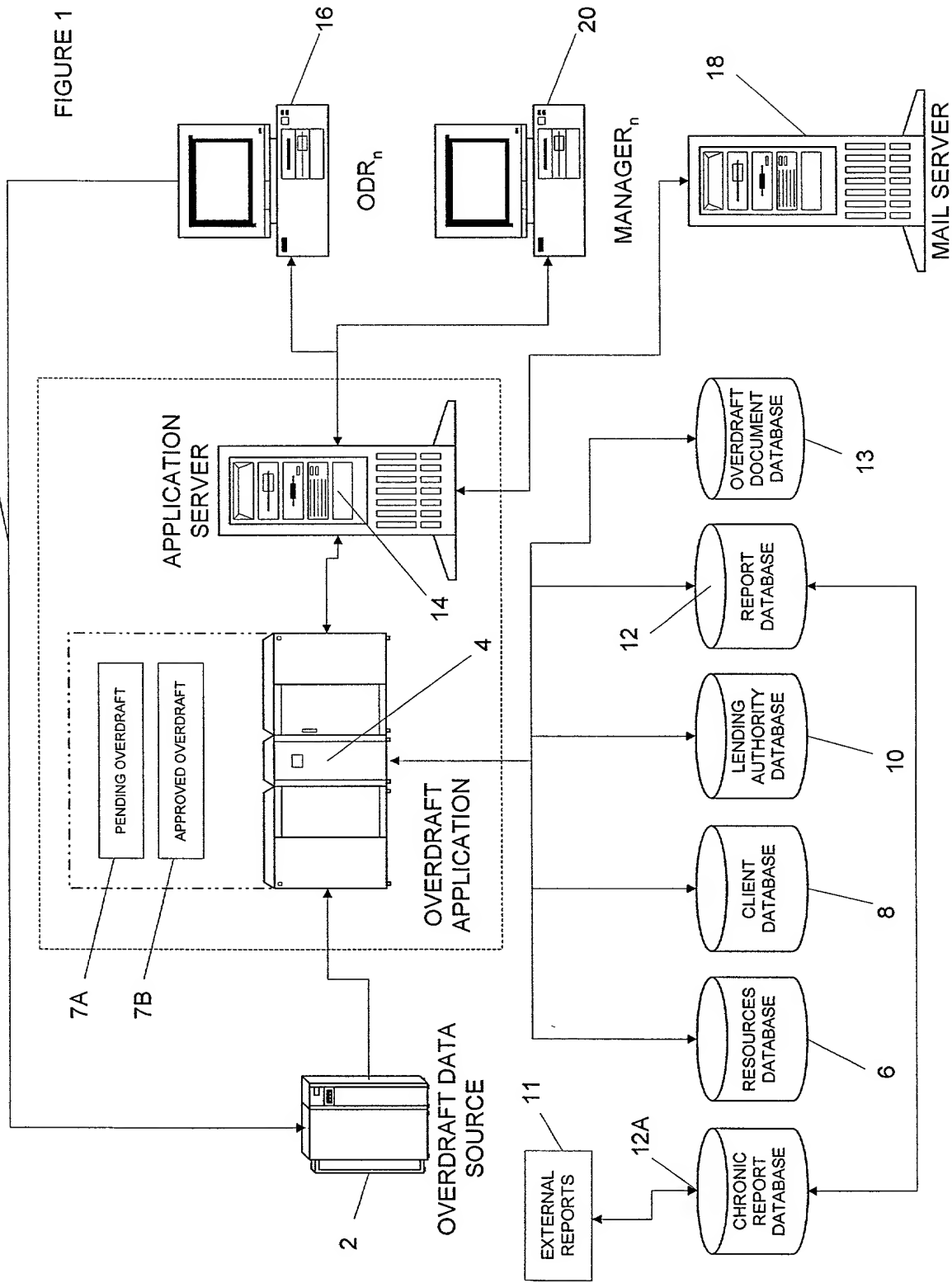


22



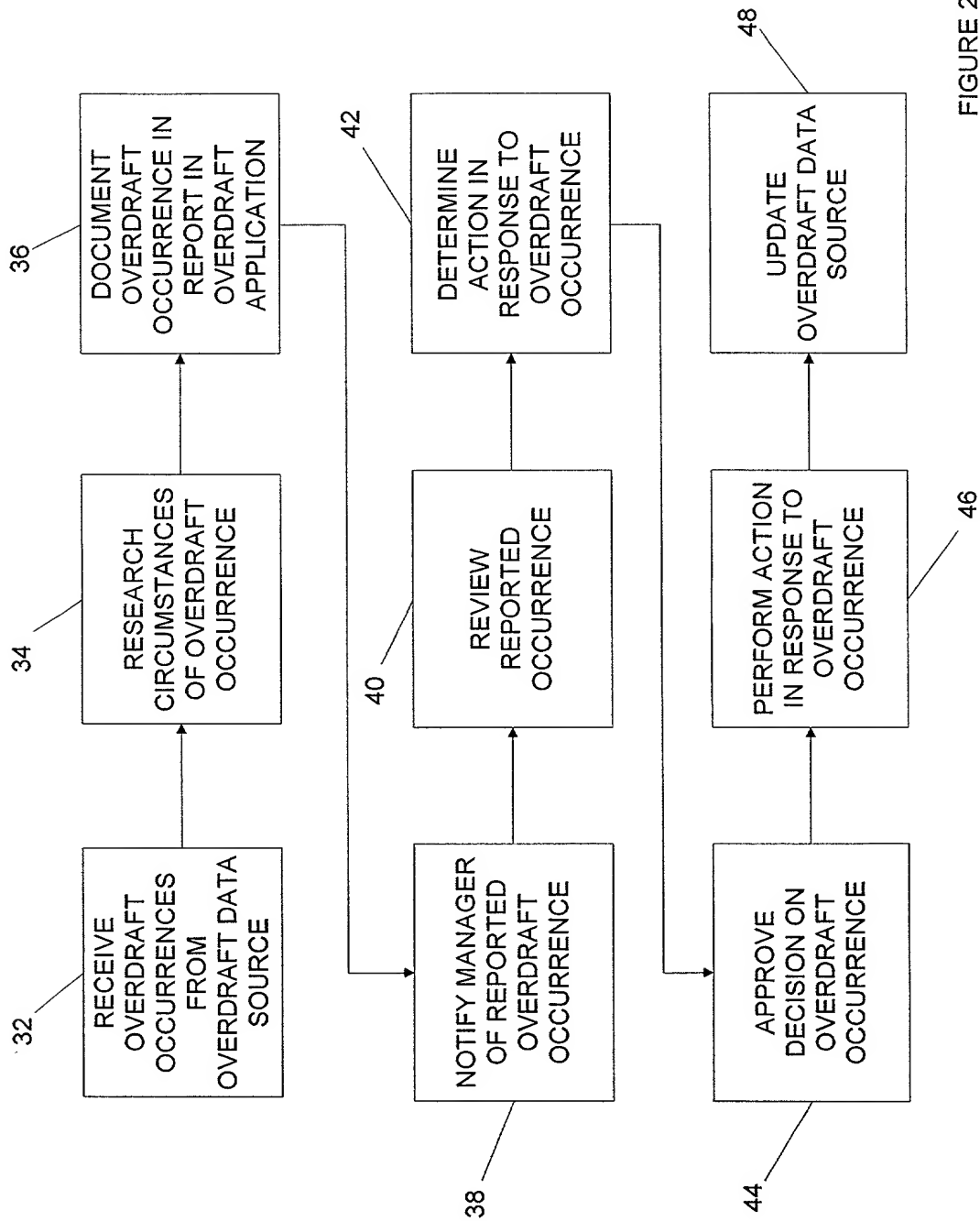


FIGURE 2

66

Save Print Notify Save & Exit

Created 1/1/2002 11 05 AM by Mary Odrep

Last Modified on by 62

Status: Awaiting RM approval

OVERDRAFT

60

Current Resource type: ODC  
CC Admin Assistant: Susy Smith  
Assigned OD Rep:

58

OD Representative Section

56— Market & CC: 08093

54— Client Name: MG Industries

52— OD Rep: Mary Odrep

Populate Fields 64

**FIG. 3**

FIG. 3

## Risk Management

### Resource Information

Resource Type:

GM : Group Manager  
GM

Common Information:

Name:	Jane Doe	Phone:	41
Title:	Vice President	Fax:	41
Pager:	2	Home:	3
		Cellular:	2

Recorded Line Phone: 2

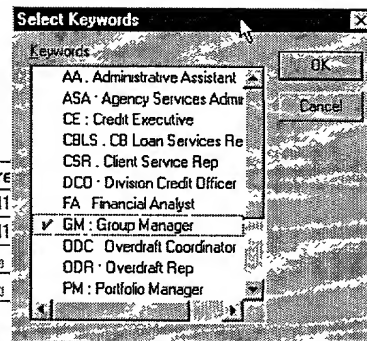


FIG. 4A

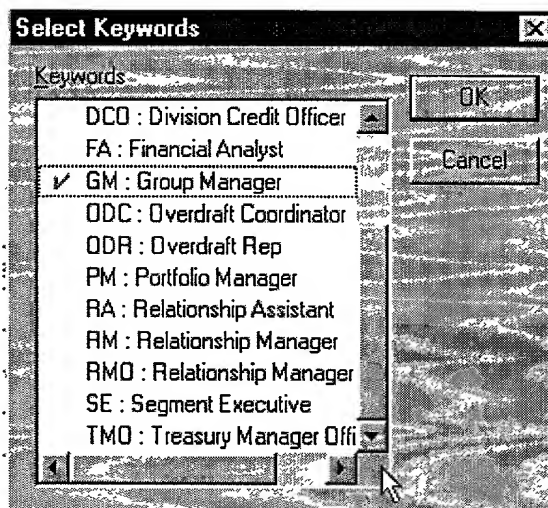


FIG. 4B

To: 08093 - PGH Healthcare  
 From: Mary Odrep  
 Subject: Client Overdraft

Segment: Healthcare  
 Recorded Line: 412-766-9223  
 Date: 1/1/2002

82  
 54 Date Overdrawn: 1/1/2002  
 Client Name: MG Industries  
 84 Account #: 12345678

86 Amount of Overdraft/Uncollected: \$85.10 (L) \$150.02 (U)  
 Ledger or Uncollected Type: L

88 Product/Error Type/Category: DDA : C : NSF : Posting Debits Exceeded Balance/Credits  
 Product: DDA Error Type: C Category: NSF  
 90 92

94 OD Rep - Comment/Reason:  
 Client Error ACH debit payment drew against insufficient funds. Account is still od this am. Client advises she will be making a de; and more deposits are expected. Penalty assessed through analysis.

96 Disposition Code: PUC

FIG. 5A

Product/Error Type/Category Codes:

Product & Error Code	
DDA : C : CAA : Account Analysis Fees not funded	To be used when the client's negative balance is the result of their Corporate Account Analysis fees posting to the account without proper funding. The fees could be for the exact amount of the overdraft or slightly different depending on the beginning available position in the account.
DDA : C : LC : Letter of Credit Transactions Not Funded	To be used when the account is overdrawn due to letter of credit fees or transactions posting to the account without proper funding. The client is aware of the debits.
DDA : C : LOCF : Line of Credit at Full Commitment	To be used when the client has exhausted the total amount of their established credit line.
DDA : C : NF : Not Funded	To be used when the client's debit activity posts to the account without proper funding. For example, if an ACH debit or ZBA transfer posts to an account that has no available balance or incoming credit activity.
DDA : C : NSF : Posting Debits Exceeded Balance/Credits	To be used when funding is not sufficient to cover checks or debits posting to the account that exceeded the available balance.
DDA : C : RI : Return of deposited item	To be used when the client's account is overdrawn/uncollected due to return items or ACH return items that equal or exceed the negative balance.
DDA : C : UUF : Use of Uncollected Funds	To be used when the client's debit transactions (ACH, wires, internal transfers, etc.) draw against unavailable funds. The debit items could be for the exact amount or in excess of the negative position.
LBX : B : BC : Business Credit	To be used when a secured loan payment which has been initiated by the financial institution uncollected lockbox deposits.
LBX : B : DA : Debit Adjustment	To be used when the client's negative position is caused by an internal debit adjustment/memo that equals or exceeds the negative position. The client is not aware of these transactions on the day they post to the account because they do not appear on current day reporting.

FIG. 5B

FIG. 5A

▼ Disposition		
CCH Return Uncollected - Charge	Charge	C
CNC Return Uncollected - No Charge	Charge	B
CWA Return Uncollected - Waive to Analysis	Charge	C
OCH Paid - Charge	Waive	C
ONC Paid - No Charge	Waive	B
OWA Paid - Waive to Analysis	Waive	C
PUC Paid Uncollected - Charge	Waive	C
PUN Paid Uncollected - No Charge	Waive	B
PWA Paid Uncollected - Waive to Analysis	Waive	C
VCH Return - Charge	Charge	C
VNC Return - No Charge	Charge	B
VWA Return - Waive to Analysis	Charge	C

**FIG. 5C**

Edit Document
Print
Expand All
Collapse All

### Client Information Sheet

Name: MG Industries

▶ General Information

▶ Internal Contact Section

▶ Overdraft Desk Section

**FIG. 6**

Name: MG Industries

---

**General Information**

---

**Cost Center:**

Lead CC: 08093  
Name: PGH Healthcare  
Manager: Jon Jonathon  
Phone: 412-555-1212  
Segment: Healthcare  
AA: Susy Smith  
Related CC: 080278, 08093

---

**Client Information:**

---

Address 1: 555 Smith Street  
Address 2: Dept A  
City, State, Zip: RIDGEFIELD PARK NJ 07660-2105

	Area Code	Exchange	Number
Phone:	412	555	1212
Fax:	412	555	1212

**FIG. 7**

FOOTNOTES: 255200F

▼ Internal Contact Section

Contacts:

122 RM /Commercial AM: Elaine Jones  
Title: Relationship Manager  
Phone: 412-555-1212  
Fax: 412-555-1213

Power1 TM:

124 TM Name: Joe Smith  
Title: Treasury Management Officer  
TM Phone: 412-555-1212

126 PM Name:  
Title:  
Phone:

128 Commercial RM:  
Title:

130 ODR Name: Mary Odrep  
Title: Overdraft Representative  
Phone: 412-555-1212  
Fax: 412-555-1212  
RL: 412-555-1212

**FIG. 8**



▼ **Overdraft Desk Section**

140 **Primary Contact:** Jenny Primcontact  
**Title:**  
**Phone:** 412-555-1212

**Secondary Contact:**  
**Title:**  
**Phone:**

**Approval Designates:**

142	AD	Albert Adcontact		
	<b>Name:</b>			
	AD Title:	Relationship Manager	<b>Pager:</b>	
	AD	412-555-1212	<b>Home:</b>	412-555-1212
	<b>Phone:</b>		<b>Cell:</b>	412-555-1212
144	AD1	Brian Contact		
	<b>Name:</b>			
	AD1 Title:	Business Development Officer	<b>Pager:</b>	
	AD1	412-555-1212	<b>Home:</b>	412-555-1212
	<b>Phone:</b>		<b>Cell:</b>	412-555-1212
146	AD2	Ann Manager		
	<b>Name:</b>			
	AD2 Title:	Sector Service Manager	<b>Pager:</b>	
	AD2	412-555-1212	<b>Home:</b>	412-555-1212
	<b>Phone:</b>		<b>Cell:</b>	

**List of TM Accounts**

148	<b>Product</b>	<b>Account #</b>	<b>Account Description</b>	<b>Market</b>
	ACH	99999999		001 : PGH
	LBX	09090909		001 : PGH

150 **Special Handling instructions:**

152 **Should OD Desk Contact Client?:**  
**Yes or No?:** Yes  
**Comments:**

154 **Please provide any additional information on this client that would assist in processing overdrafts, uncollected or daylight overdrafts:**

**FIG. 9**

168 170

Required Approvals:

Get Titles Check LA

	Approver's Name	Approver's Title
1st Level: U:\$5,000 L:\$10,000	Elaine Jones	Relationship Manager
2nd Level: U:\$0 L:\$0	Not Required for this Overdraft	
3rd Level: U:\$0 L:\$0	Not Required for this Overdraft	

162

OD Approver's Section

Required Approval(s)

Elaine Jones  
Relationship Manager

Electronic Signature

FIG. 10A

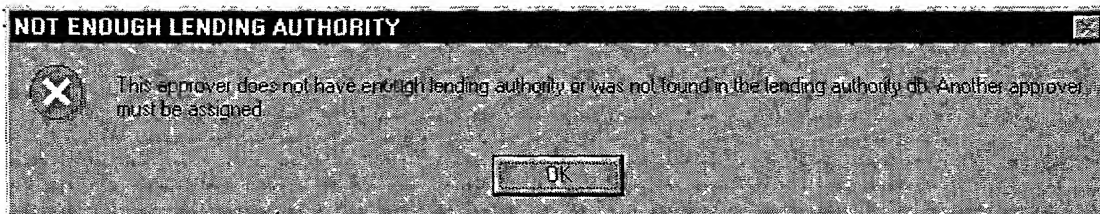


FIG. 10B

Risk Mgmt  
Add Documents

Overdraft  
Daylight OD  
ACH Overlimit

Views

Today's Overdrafts  
Outstanding ODs by Rep  
Rep & Status  
Count by Day & CC  
Rep. Count, CC  
Date Overdrawn  
ACH Month Type  
Pending ODE  
Approver's Views  
Ops Help  
Lending Authority  
Loan Advances  
OD Clients db  
Exit

Conflict Compare					
Client Name	Date Overdrawn	Account No	OD Ledger / DDD Overdrawn / ACH Not Overlimit	Amt OD Uncollected / DDD Orig Wire Amt / ACH File Amt	Cost Center
Doed, Janey					
Overdraft					
X ML Sporting Goods	1/2/2002	54321		\$50.00	\$100.00 08093 - PGH
Jones, Elaine					
Overdraft					
X MG Industries	1/2/2002	12345678		\$83.68	\$173.68 08093 - PGH
✓ MG Industries	1/1/2002	12345678		\$85.10	\$150.02 08093 - PGH

174

172

**FIG. 11**

Required Approval(s)

Elaine Jones  
Relationship Manager

Electronic Signature

Elaine Jones  
12/10/2001 10:54:40 AM

**FIG. 12**

FIG. 13

Close

Edit Document

Risk Management

Chronic Response Memo

Risk Oversight Section

Market and CC: PGH Healthcare

Customer: MG Industries

Account: 12345678

Power ID: 0000099999

Oversight Rep: Mary Ovrrep

184

Segment PGH Healthcare

AM/RM Elaine Jones

TMO Joe Smith

OD Rep Mary Ovrrep

Status Pending

Oversight Last Updated 01/02/2002

Obligor N/R

Date Identified 01/02/2002

Rpt Identified On Daily Accumulative Report

Acct Position Ledger

Client or Bank Error Client

Fee Disposition Assessed

186

Product/Error Type/Category

Posted Items Exceeding Available Balance

Outstanding CAA Fees

188

190

Oversight Comments

1/4/02 - Reviewed. Account has had 1 OD and 1 Uncollected OD since last review. Notice not sent based on recent RM comments. Will keep as Pending for now

1/3/02 - Reviewed. This account is now experiencing uncollected overdrafts rather than ledger ODs and they seem to be occurring less frequently. Please contact the OD desk to have these standing instructions changed to charge if that is your intention per your comments for future uncollected & ledger overdrafts. notification sent.

1/2/02 - Reviewed. This account has a daily uncollected position due to check presentments and ACH debits that post against unavailable teller deposits. While the OTC deposits are frequent they are drawing on total deposits rather than their available. Per the OD documents, the Overdraft desk Rep makes a daily call to the client to get funding information. Notification sent.

Officer Section

192

RM/TM Comments

1/2/2002 09:19:15 AM by Elaine Jones - The owner of this business is a long time client. He historically responds to RM calls regarding NSF incidents and funds the accounts. However, the number of NSF incidents have become too frequent and he has been informed that it must be cleaned up. Also, future occurrences will be charged.

Created By: Mary Ovrrep

Modified By: Mary Ovrrep

Date: 01/02/2002 08:57:25 AM

Date: 01/04/2002 12:27:09 PM

FIG. 13

Active Chronicles View:

Chronic Overdraft Views					Client	Status	Account	Mkt/CC	Oversight Rep
Active Chronicles					MG Foods	Pending	111111112	PGH Healthcare	Mary Dvrep
by Segment					MG Industries	Long Term	12345678	PGH Healthcare	Mary Dvrep
by AM/RM					MG LLC	Pending	22222222	PGH Healthcare	Mary Dvrep
by TM					MG Toys	Pending	99999999	PGH Healthcare	Mary Dvrep
by Mkt/CC									
by Reason									
by Status									
by Obligor									
All Accounts									
by Oversight Rep									
Reports DB									
Feedback									

202

204

FIG. 14A

All Accounts view:

				Client	Status	Mkt/CC	Oversight Rep
Chronic Overdraft Views				▼ 111111111			
Active Chronics				▼ MG Sporting Goods	Resolved	PGH Healthcare	Mary Dvrep
by Segment				▼ 111111112			
by AM/RM				▼ MG Foods	Pending	PGH Healthcare	Mary Dvrep
by TM				▼ 12345678			
by Mkt/CC				▼ MG Industries	Long Term	PGH Healthcare	Mary Dvrep
by Reason				▼ 222222222			
by Status				▼ MG LLC	Pending	PGH Healthcare	Mary Dvrep
by Obligor				▼ 999999999			
All Accounts				▼ MG Toys	Pending	PGH Healthcare	Mary Dvrep
by Oversight Rep							
Reports DB							
Feedback							

FIG. 14B